

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: JOHN L COPELAND	§	Case No.: 09-12815
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	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/10/2009.
- 2) This case was confirmed on N/A.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/30/2009.
- 6) Number of months from filing to the last payment: 3
- 7) Number of months case was pending: 6
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 108,376.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 1,515.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 1,515.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ .00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 109.08
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 109.08

Attorney fees paid and disclosed by debtor \$ 982.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HOMEQ SERVICING CORP	SECURED	135,000.00	.00	.00	.00	.00
HOMEQ SERVICING CORP	SECURED	.00	.00	16,000.00	.00	.00
HOMEQ SERVICING CORP	UNSECURED	122,746.00	NA	NA	.00	.00
FORD MOTOR CREDIT	SECURED	20,600.00	20,600.00	20,600.00	1,405.92	.00
FORD MOTOR CREDIT	UNSECURED	16,910.00	17,684.87	17,684.87	.00	.00
RENEE COBB	OTHER	.00	NA	NA	.00	.00
ACCOUNTS RECEIVABLE	OTHER	.00	NA	NA	.00	.00
AMERICAS FINANCIAL S	UNSECURED	426.00	NA	NA	.00	.00
AMERICAS FINANCIAL C	UNSECURED	977.00	676.72	676.72	.00	.00
BENEFICIAL ILLINOIS	UNSECURED	8,961.00	9,180.25	9,180.25	.00	.00
BLATT HASENMILLER LE	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,629.00	1,600.01	1,600.01	.00	.00
CAPITAL ONE	UNSECURED	1,299.00	1,707.40	1,707.40	.00	.00
CITIBANK NA	UNSECURED	.00	NA	NA	.00	.00
COLLECTION	OTHER	.00	NA	NA	.00	.00
COMCAST	UNSECURED	296.00	NA	NA	.00	.00
CREDIT MANAGEMENT IN	OTHER	.00	NA	NA	.00	.00
CREDIT PROTECTION AS	OTHER	.00	NA	NA	.00	.00
FIRST AMERICAN CASH	UNSECURED	977.00	517.37	517.37	.00	.00
JAROS TITLE & OTOOLE	OTHER	.00	NA	NA	.00	.00
LITTLE CO MARY HOSPI	UNSECURED	255.00	NA	NA	.00	.00
NATIONAL ENTERPRISE	OTHER	.00	NA	NA	.00	.00
NCO FINANCIAL	OTHER	.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PEOPLES GAS LIGHT &	UNSECURED	889.00	818.39	818.39	.00	.00
PRA RECEIVABLES MANA	UNSECURED	507.00	492.75	492.75	.00	.00
PAYDAY LOAN SERVICE	UNSECURED	2,231.00	NA	NA	.00	.00
PAYDAY LOAN SERVICE	UNSECURED	2,231.00	NA	NA	.00	.00
PAYDAY LOAN STORE IL	UNSECURED	1,997.00	NA	NA	.00	.00
PLS LOAN STORE	UNSECURED	1,967.00	1,894.76	1,894.76	.00	.00
US CELLULAR	UNSECURED	895.00	NA	NA	.00	.00
WOW INTERNET CABLE	UNSECURED	171.00	NA	NA	.00	.00
ZALE/CBSD	UNSECURED	1,061.00	NA	NA	.00	.00
IL STATE DISBURSEMEN	OTHER	.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	NA	598.57	598.57	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	16,000.00	.00	.00
Debt Secured by Vehicle	20,600.00	1,405.92	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	36,600.00	1,405.92	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	35,171.09	.00	.00

**Disbursements:**

Expenses of Administration	\$ 109.08	
Disbursements to Creditors	\$ 1,405.92	
<b>TOTAL DISBURSEMENTS:</b>		\$ 1,515.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/07/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.